




# ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

**8800 SHERIDAN DRIVE  
WILLIAMSVILLE, NY 14221**

 **(800) 234-9876**

 **www.enia.com**



## Artisan Insurance

### Basic Policy Coverages

Basic Coverage and Minimum Limits of Liability are as follows:

- Business Personal Property - \$2,500
- Loss of Income - \$2,500
- Bodily Injury / Property Damage \$300,000/\$600,000
- Medical Payments - \$5,000/person
- Products / Completed Operations \$300,000/\$600,000
- Fire Legal Liability - \$50,000/occurrence
- Personal & Advertising Injury \$300,000/\$600,000

Higher Limits are available.

### Optional Property Coverage

Additional options include:

- Accounts Receivable
- APACE Endorsement
- Computer Coverage
- Contractors' Equipment
- Employee Dishonesty
- Glass Coverage
- Money and Securities
- Outdoor Signs
- Value Paper and Records
- Water Backup and Overflow



### Eligible Artisan Types

A variety of small residential trade contractors can be covered including but not limited to:

- Air-Conditioning/Heating/Refrigeration
- Carpet / Rug Cleaning
- Cleaning Services - Residential or Office
- Concrete Construction
- Drywall / Wallboard Hanging / Taping
- Electric Work
- Floor Covering
  - Installation, Service, Repair
- Landscape Gardening
- Masons
- Painting / Paperhangers
- Plumbing

### Program Eligibility

The following eligibility criteria applies:

- Firms with 5 or fewer employees
- Maximum gross annual receipts of \$1,500,000
- Maximum annual payroll of \$250,000
- No more than 20% of work subcontracted to others
- 80% or more of work must be performed on residential jobs
- Up to 20% of work can be performed on light commercial jobs



### Enhancement Endorsements

There are several options available to customize appropriate property coverages for individual insureds with the Artisans Property Additional Coverage Endorsement (APACE).

We have three different APACE endorsements. The APACE 1 which provides the broadest coverage, includes the following:

- Glass - Replacement Cost
- Accounts Receivable - \$10,000
- Computers - \$10,000
- Contractors Equipment - \$10,000
- Rental Reimbursement - \$2,500
- Installation Floater - \$10,000
- Outdoor Signs - \$10,000
- Valuable Papers - \$10,000

Other coverage options and higher limits available.

### Optional Liability Coverage

Liability options include:

- Additional Insured Coverage
- Care, Custody, or Control
- Higher Occurrence / Aggregate Limits
- Higher Fire Legal Limits



## Why Choose Erie and Niagara Insurance?

- Over 140 year history as a policyholder-owned New York State Insurance Company
- We offer a wide range of products with broad coverage and competitive pricing
- Reputation for Prompt and Fair Claim Handling
- A.M. Best "A" Rated Since 1988